

**Table I.F.4(2009) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2009**

| Characteristics             | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 72.6% | 72.5%                  | 73.9%           | 77.2%           | 77.1%             | 69.9%                  | 73.6%                  | 72.4%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 76.4% | .                      | .               | .               | .                 | .                      | 70.1%                  | 79.0%                |
| Mining and manufacturing    | 71.1% | .                      | .               | .               | .                 | .                      | 74.5%                  | 70.7%                |
| Construction                | 73.7% | .                      | .               | .               | .                 | .                      | 71.7%                  | 75.7%                |
| Utilities and transp.       | 75.6% | .                      | .               | .               | .                 | .                      | 74.7%                  | 75.7%                |
| Wholesale trade             | 73.0% | .                      | .               | .               | .                 | .                      | 73.3%                  | 72.9%                |
| Fin. svcs. and real estate  | 68.3% | .                      | .               | .               | .                 | .                      | 73.5%                  | 67.6%                |
| Retail trade                | 61.9% | .                      | .               | .               | .                 | .                      | 74.8%                  | 59.5%                |
| Professional services       | 75.5% | .                      | .               | .               | .                 | .                      | 73.6%                  | 75.9%                |
| Other services              | 77.8% | .                      | .               | .               | .                 | .                      | 74.1%                  | 78.8%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 71.4% | .                      | .               | .               | .                 | .                      | 73.9%                  | 70.9%                |
| For profit, unincorporated  | 74.5% | .                      | .               | .               | .                 | .                      | 71.4%                  | 75.5%                |
| Nonprofit                   | 77.1% | .                      | .               | .               | .                 | .                      | 75.2%                  | 77.3%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 75.4% | .                      | .               | .               | .                 | .                      | 74.7%                  | 76.0%                |
| 5-9 years                   | 76.7% | .                      | .               | .               | .                 | .                      | 74.4%                  | 78.8%                |
| 10-19 years                 | 77.4% | .                      | .               | .               | .                 | .                      | 73.6%                  | 79.7%                |
| 20 or more years            | 71.6% | .                      | .               | .               | .                 | .                      | 73.2%                  | 71.4%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 70.7% | .                      | .               | .               | .                 | .                      | 73.6%                  | 70.7%                |
| 1 location only             | 76.7% | .                      | .               | .               | .                 | .                      | 73.6%                  | 80.1%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 74.4% | .                      | .               | .               | .                 | .                      | 66.5%                  | 77.8%                |
| 25-49 %                     | 70.6% | .                      | .               | .               | .                 | .                      | 76.6%                  | 69.1%                |
| 50-74 %                     | 65.7% | .                      | .               | .               | .                 | .                      | 72.6%                  | 64.4%                |
| 75% or more                 | 73.6% | .                      | .               | .               | .                 | .                      | 73.7%                  | 73.6%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 72.6% | .                      | .               | .               | .                 | .                      | 74.0%                  | 72.2%                |
| Has union employees         | 74.9% | .                      | .               | .               | .                 | .                      | 64.6%                  | 75.4%                |
| Unknown                     | 68.1% | .                      | .               | .               | .                 | .                      | 85.1%                  | 67.7%                |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 66.4% | .                      | .               | .               | .                 | .                      | 75.0%                  | 65.2%                |
| Less than 50% low wage      | 73.7% | .                      | .               | .               | .                 | .                      | 73.4%                  | 73.8%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.4(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2009**

| Characteristics             | Total  | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 0.51%  | 1.08%                  | 1.05%           | 1.24%           | 1.66%             | 0.53%                  | 0.51%                  | 0.62%                |
| Industry group **           |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 10.23% | .                      | .               | .               | .                 | .                      | 6.29%                  | 13.28%               |
| Mining and manufacturing    | 1.68%  | .                      | .               | .               | .                 | .                      | 2.92%                  | 2.11%                |
| Construction                | 2.09%  | .                      | .               | .               | .                 | .                      | 2.08%                  | 3.31%                |
| Utilities and transp.       | 2.71%  | .                      | .               | .               | .                 | .                      | 4.26%                  | 2.78%                |
| Wholesale trade             | 2.71%  | .                      | .               | .               | .                 | .                      | 2.68%                  | 3.20%                |
| Fin. svcs. and real estate  | 1.97%  | .                      | .               | .               | .                 | .                      | 2.21%                  | 2.31%                |
| Retail trade                | 1.97%  | .                      | .               | .               | .                 | .                      | 2.45%                  | 2.35%                |
| Professional services       | 1.35%  | .                      | .               | .               | .                 | .                      | 1.61%                  | 1.74%                |
| Other services              | 1.57%  | .                      | .               | .               | .                 | .                      | 1.57%                  | 2.10%                |
| Ownership                   |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.45%  | .                      | .               | .               | .                 | .                      | 0.52%                  | 0.48%                |
| For profit, unincorporated  | 2.18%  | .                      | .               | .               | .                 | .                      | 2.45%                  | 2.89%                |
| Nonprofit                   | 2.17%  | .                      | .               | .               | .                 | .                      | 1.36%                  | 2.38%                |
| Age of firm                 |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 1.83%  | .                      | .               | .               | .                 | .                      | 2.44%                  | 3.47%                |
| 5-9 years                   | 1.46%  | .                      | .               | .               | .                 | .                      | 2.42%                  | 2.34%                |
| 10-19 years                 | 1.03%  | .                      | .               | .               | .                 | .                      | 1.20%                  | 1.48%                |
| 20 or more years            | 0.53%  | .                      | .               | .               | .                 | .                      | 0.55%                  | 0.61%                |
| Multi/single status         |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.44%  | .                      | .               | .               | .                 | .                      | 2.34%                  | 0.44%                |
| 1 location only             | 1.11%  | .                      | .               | .               | .                 | .                      | 0.59%                  | 2.23%                |
| Percent full-time employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 1.59%  | .                      | .               | .               | .                 | .                      | 2.78%                  | 2.05%                |
| 25-49 %                     | 2.48%  | .                      | .               | .               | .                 | .                      | 3.70%                  | 3.33%                |
| 50-74 %                     | 1.86%  | .                      | .               | .               | .                 | .                      | 1.69%                  | 2.17%                |
| 75% or more                 | 0.68%  | .                      | .               | .               | .                 | .                      | 0.41%                  | 0.82%                |
| Union presence              |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.70%  | .                      | .               | .               | .                 | .                      | 0.49%                  | 0.88%                |
| Has union employees         | 1.57%  | .                      | .               | .               | .                 | .                      | 2.13%                  | 1.69%                |
| Unknown                     | 3.19%  | .                      | .               | .               | .                 | .                      | 4.17%                  | 3.24%                |
| Percent low wage employees  |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 0.92%  | .                      | .               | .               | .                 | .                      | 1.39%                  | 0.99%                |
| Less than 50% low wage      | 0.64%  | .                      | .               | .               | .                 | .                      | 0.56%                  | 0.79%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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